

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: HEATHER L LEHR

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Case No. 1:17-bk-03926

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/22/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/12/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,455.00.
- 10) Amount of unsecured claims discharged without full payment: \$123,495.18.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,590.00	
Less amount refunded to debtor(s)	\$ 110.00	
<b>NET RECEIPTS</b>		<b>\$ 18,480.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,175.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,339.01	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,514.01</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,825.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J. JULIUS	Lgl	0.00	NA	NA	2,175.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	2,061.00	2,061.94	2,061.94	37.52	0.00
DISCOVER	Uns	15,221.00	15,221.71	15,221.71	276.83	0.00
DISCOVER STUDENT LOANS	Uns	1,138.00	1,161.10	1,161.10	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	9,894.38	9,894.38	179.95	0.00
PORTFOLIO RECOVERY	Uns	6,897.00	6,896.61	6,896.61	125.43	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
ECMC	Uns	38,422.00	38,390.49	38,390.49	698.20	0.00
INTERNAL REVENUE SERVICE	Pri	16,157.49	16,157.49	12,092.35	12,092.35	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	16,157.49	4,065.14	73.93	0.00
M & T BANK	Uns	5,855.00	6,011.12	6,011.12	109.32	0.00
UNITED STATES SENATE FCU	Sec	16,993.00	16,478.06	0.00	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	351.00	351.24	351.24	6.38	0.00
PORTFOLIO RECOVERY	Uns	5,050.00	5,050.87	5,050.87	91.86	0.00
BECKET & LEE	Uns	3,118.00	1,965.90	1,965.90	35.76	0.00
QUANTUM 3 GROUP LLC	Uns	1,808.00	1,808.87	1,808.87	32.90	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	6,910.00	6,910.12	6,910.12	125.67	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	836.67	836.67	15.22	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	7,138.00	7,138.98	7,138.98	129.83	0.00
BECKET & LEE	Uns	6,410.00	6,410.45	6,410.45	116.58	0.00
RESURGENT CAPITAL SERVICES	Uns	4,307.00	4,307.72	4,307.72	78.35	0.00
QUANTUM3 GROUP, LLC	Uns	1,949.00	2,111.24	2,111.24	38.40	0.00
YORK HOSPITAL	Uns	0.00	201.74	201.74	3.67	0.00
QUANTUM3 GROUP, LLC	Uns	7,936.00	8,366.76	8,366.76	152.16	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	5,419.38	5,419.38	98.56	0.00
TD BANK	Uns	2,505.00	2,633.03	2,633.03	47.88	0.00
ECAST SETTLEMENT CORP	Uns	2,307.00	2,557.01	2,557.01	46.50	0.00
M & T BANK	Sec	157,564.00	156,140.89	352.74	352.74	0.00
PSECU	Sec	12,155.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Uns	0.00	NA	NA	0.00	0.00
CHASE CARD	Uns	0.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Uns	2,580.00	NA	NA	0.00	0.00
COMENITY BANK/ASHLEY	Uns	1,808.00	NA	NA	0.00	0.00
COMENITY BANK/BON TON	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/FASHION BUG	Uns	0.00	NA	NA	0.00	0.00
CITIBANK/LANE BRYANT	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/MAURICES	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/NWYRK&CO	Uns	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL/BOSCOVS	Uns	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
NORDSTROM FSB	Uns	0.00	NA	NA	0.00	0.00
PSECU	Uns	18,402.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Uns	0.00	NA	NA	0.00	0.00
SYNCB BANK/AMERICAN EAGLE	Uns	0.00	NA	NA	0.00	0.00
SYNCB/WOLF FURNITURE	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEYS	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/GAP	Uns	0.00	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Uns	2,307.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Uns	0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 352.74	\$ 352.74	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 352.74	\$ 352.74	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 12,092.35	\$ 12,092.35	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 12,092.35	\$ 12,092.35	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 139,772.47	\$ 2,520.90	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,514.01	
Disbursements to Creditors	\$ 14,965.99	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,480.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/10/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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